## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

| IN RE:  | *                       |
|---|-------------------------|
| LUIS CARLOS CRUZ SOTO                               | * CASE NO. 08-03899 BKT |
| Debtor(s)   | * CHAPTER 13            |
| FIRST BANK PUERTO RICO                              | * INDEX                 |
| Movant  | *                       |
| LUIS CARLOS CRUZ SOTO and ALEJANDRO OLIVERAS RIVERA | *                       |
| as DEBTOR and TRUSTEE                               | *                       |
| Respondent (s)                                      | *                       |
|   |                         |

## DEBTOR'S RESPONSE TO MOTION FOR RELIEF OF STAY

## TO THE HONORABLE COURT:

NOW COMES, LUIS CARLOS CRUZ SOTO, debtor, through the undersigned attorney, and very respectfully states and prays as follows:

- 1. Firstbank Puerto Rico ("Firstbank") filed a motion for relief from stay basically alleging that debtor is in arrears in the post-petition direct car loan payments in the sum of \$1,027.80, including late charges.
- 2. The debtor hereby respectfully submits that he has cured the alleged arrears owed to Firstbank. Attached is copy of manager's check dated August 12, 2011, in the sum of \$1,027.80 to cover the above stated arrears.
  - 3. Based on the aforestated, debtor hereby respectfully requests this Honorable

Court to deny the motion requesting relief from stay since there exists no "cause" to lift the stay in the present case.

**WHEREFORE**, debtor respectfully requests from this Honorable Court to deny the motion for relief from stay filed by Firstbank Puerto Rico, docket no. 54

I CERTIFY that on this same date a copy of this motion was filed with the Clerk of the Court using the CM/ECF filing system, which will send notification of same to: the Chapter 13 Trustee, Alejandro Oliveras Rivera, Esq.; Maristella Sanchez Rodriguez, Counsel for Firstbank Puerto Rico; I also certify that a copy of this motion was sent via regular mail to the debtor/respondent Luis Carlos Cruz Soto, PO Box 2017 PMB 540 Las Piedras PR 00771.

**RESPECTFULLY SUBMITTED**. In San Juan, Puerto Rico, this 12<sup>th</sup> day of August, 2011.

/s/ Roberto Figueroa Carrasquillo ROBERTO FIGUEROA CARRASQUILLO USDC #203614 ATTORNEY FOR DEBTOR/RESPONDENT PO BOX 193677 SAN JUAN PR 00919-3677 TEL NO 787-744-7699 FAX NO 787-746-5294 Email: rigueroa@rfclawpr.com

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dorabank BAIRDA BRANCH CAGUAS, PUERTO RICO 80725

101-7283-2215

DATE 08/12/11

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DOLLARS \$ 1,021 . Sort

TO THE ORDER

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DORAL BANK MANAGER'S CHECK DETACH AND RETAIN THIS STATEMENT
THE STACHED DEED BY PAYMENT OF TERM DESIGNATION OF PROPERTY OF THE STATEMENT DESIGNATION OF THE STA

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